PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (MBHB Case No. 07-2008 Docket No. 6806/03)

| the application of |) | |
|-------------------------------------|---|-------------------------------|
| |) | Group Art Unit No.: 3692 |
| Gary Chodes |) | E : II I to The Alexand |
| Serial No.: 09/910,859 |) | Examiner: Harbeck, Timothy M. |
| |) | Confirmation No.: 4050 |
| Filed: July 24, 2001 |) | |
| |) | |
| For: Method and System for Affluent |) | |
| Retiree Advance |) | |

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

Responsive to the office action mailed October 19, 2006, entry of the following remarks is respectfully requested.